

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DENISE T ARRINGTON

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.: 12-20710

Chapter 13

Document No.: 97

ORDER OF COURT

**BY DEFAULT**

AND NOW, this 26<sup>th</sup> day of May, 2017, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

Carlota M. Böhm  
U.S. BANKRUPTCY JUDGE

**FILED**

MAY 26 2017

CLERK, U.S. BANKRUPTCY COURT  
WEST DIST. OF PENNSYLVANIA

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Denise T Arrington  
DebtorCase No. 12-20710-CMB  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: amaz  
Form ID: pdf900Page 1 of 2  
Total Noticed: 39

Date Rcvd: May 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2017.

db  
cr  
+Denise T Arrington, 1125 Charles Lane, Uniontown, PA 15401-6636  
+Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,  
51 East Bethpage Road, Plainview, NY 11803-4224  
American Express, PO Box 1270, Newark, NJ 07101-1270  
13297371 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13346430  
13297372 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886-5019)  
13297373 Bloomingdales, PO Box 183083, Columbus, OH 43218-3083  
13395689 +CAPITAL ONE, N.A., by PRA Receivables Management, LLC, PO Box 12907,  
Norfolk VA 23541-0907  
13297374 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citi Cards, PO Box 182564, Columbus, OH 43218-2564)  
13327226 +Credit First National Association, Po Box 818011, Cleveland, OH 44181-8011  
13306000 +Department Stores National Bank/Bloomingdales, Bankruptcy Processing, Po Box 8053,  
Mason, OH 45040-8053  
13306001 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053,  
Mason, OH 45040-8053  
14114639 Federal National Mortgage Association, Creditor C/O Seterus, Inc., Po Box 1047,  
Hartford, Ct 06143-1047  
13297377 +Firestone, PO Box 81344, Cleveland, OH 44188-0001  
13297381 J.Jill, PO Box 659622, San Antonio, TX 78265-9622  
13297382 Macy's, PO Box 183083, Columbus, OH 43218-3083  
13297383 Neiman Marcus, PO Box 5235, Carol Stream, IL 60197-5235  
13780477 Ocwen Loan Servicing LLC, 3451 Hammond Ave, Waterloo IA 50702, Attn: Pynt Processing  
13342702 OneWest Bank, FSB, PO Box 829009, Dallas, TX 75382-9009  
13297384 Union Plus, PO Box 88000, Baltimore, MD 21288-0001  
13297385 Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728  
13618648 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr  
E-mail/PDF: rmscedi@recoverycorp.com May 27 2017 00:41:06  
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
Miami, FL 33131-1605  
cr  
+E-mail/Text: bnc@bass-associates.com May 27 2017 00:45:57 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083  
13394894 +E-mail/Text: bnc@bass-associates.com May 27 2017 00:45:56 Capital One, N.A.,  
Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
13297375 +E-mail/Text: bankruptcy@clearviewfcu.org May 27 2017 00:46:41 Clearview FCU,  
8805 University Blvd., Moon Twp. PA 15108-4212  
13297376 +E-mail/Text: administration@gatestoneco.com May 27 2017 00:46:14 Collect Corp.,  
PO Box 101928, Dept. 4947A, Birmingham, AL 35210-6928  
13297378 E-mail/PDF: gecsed@recoverycorp.com May 27 2017 00:40:33 GAP/GECRB, PO Box 530942,  
Atlanta, GA 30353-0942  
13361218 E-mail/PDF: gecsed@recoverycorp.com May 27 2017 00:40:58 GE Capital Retail Bank,  
Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661  
13443936 E-mail/PDF: gecsed@recoverycorp.com May 27 2017 00:40:58 GE Capital Retail Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605  
13297379 E-mail/PDF: gecsed@recoverycorp.com May 27 2017 00:40:58 GE Money Bank, PO Box 960061,  
Orlando, FL 32896-0061  
13428929 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 27 2017 02:59:19  
InSolve Recovery, LLC by American InfoSource LP, PO Box 269093,  
Oklahoma City, OK 73126-9093  
13297380 E-mail/Text: EBN\_Notifications@OWB.com May 27 2017 00:46:23 Indy Mac, PO Box 78826,  
Phoenix, AZ 85062-8826  
13419031 +E-mail/Text: bncmail@w-legal.com May 27 2017 00:47:01  
Keystone Recovery Partners LLC, Series A, c/o Weinstein & Riley, P.S.,  
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
13344434 +E-mail/Text: bknotice@ncmlc.com May 27 2017 00:46:54 National Capital Management, LLC,  
agent for GE Capital Retail Bank, 8245 Tournament Drive, Suite 230,  
Memphis, TN 38125-1741  
13362277 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 27 2017 00:49:58  
Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541  
13623977 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 27 2017 01:02:53  
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
13339331 E-mail/Text: bnc-quantum@quantum3group.com May 27 2017 00:46:16  
Quantum3 Group LLC as agent for, World Financial Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788  
13351157 E-mail/Text: bnc-quantum@quantum3group.com May 27 2017 00:46:16  
Quantum3 Group LLC as agent for, World Financial Network Bank, PO Box 788,  
Kirkland, WA 98083-0788  
13443938 E-mail/PDF: rmscedi@recoverycorp.com May 27 2017 00:40:42  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

TOTAL: 18

District/off: 0315-2

User: amaz  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 39

Date Rcvd: May 26, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr OCWEN LOAN SERVICING, LLC  
cr OneWest Bank, FSB  
cr Seterus, Inc., as the authorized servicer for F  
cr\* InSolve Recovery, LLC by American InfoSource LP, PO Box 269093,  
Oklahoma City, OK 73126-9093  
cr\* +Keystone Recovery Partners LLC, Series A, c/o Weinstein & Riley, P.S.,  
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
cr\* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067  
13313217\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102)

TOTALS: 3, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 28, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor OCWEN LOAN SERVICING, LLC agornall@goldbecklaw.com,  
bkggroup@goldbecklaw.com/bkggroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor OCWEN LOAN SERVICING, LLC bkggroup@kmlawgroup.com  
Jeniece D. Davis on behalf of Creditor Seterus, Inc., as the authorized servicer for  
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.  
jeniece@mvrlaw.com, bonnie@mvrlaw.com  
Joseph E. Fieschko, Jr. on behalf of Debtor Denise T Arrington joe@fieschko.com,  
rcfishko@aol.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Stuart P. Winneg on behalf of Creditor OneWest Bank, FSB swinneg@udren.com, cblack@udren.com

TOTAL: 7